

IN RE:

KENNETH J. EVANS

KAREN A. EVANS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Respondents.

Case No.:17-10545 TPA

Chapter 13

Document No.: 43

## ORDER OF COURT

AND NOW, this 18th day of July, 2022, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

jlm

In re:  
Kenneth J. Evans  
Karen A. Evans  
Debtors

Case No. 17-10545-TPA  
Chapter 13

District/off: 0315-1  
Date Rcvd: Jul 18, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Kenneth J. Evans, Karen A. Evans, 5218 Woodbridge Ct., Erie, PA 16509-2592
14632211	++ CCO MORTGAGE CORP, 10561 TELEGRAPH RD, GLEN ALLEN VA 23059-4577 address filed with court:, Cco Mortgage Corp., 10561 Telegraph Rd, Glen Allen, VA 23059
14632219	Northwest Savings Bank, 2 Liberty St, Warren, PA 16365

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14632208	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 19 2022 00:00:16	AT&T Universal Card, PO Box 6235, Sioux Falls, SD 57117-6235
14632209	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jul 18 2022 23:53:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14632220	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 18 2022 23:53:00	RBS Citizens Cc, 1 Citizens Dr, Ms: Rop 15b, Riverside, RI 02915
14635731	Email/Text: Bankruptcy.RI@Citizensbank.com	Jul 18 2022 23:53:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14632210	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 18 2022 23:49:55	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14647472	^ MEBN	Jul 18 2022 23:47:33	Citizens Bank, N.A., f/k/a RBS Citizens, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577
14632214	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 18 2022 23:53:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14632213	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 18 2022 23:53:00	Comenity Bank/the Buckle, Po Box 18215, Columbus, OH 43218
14632215	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 18 2022 23:53:00	Comenitybank/bonton, 3100 Easton Square Pl, Columbus, OH 43219-6289
14632225	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 19 2022 00:00:16	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
14707011	Email/Text: bnc-quantum@quantum3group.com	Jul 18 2022 23:53:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14638414	Email/Text: mrdiscen@discover.com	Jul 18 2022 23:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14632216	+ Email/Text: mrdiscen@discover.com	Jul 18 2022 23:53:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025

District/off: 0315-1

User: auto

Page 2 of 3

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14632217	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 18 2022 23:53:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14632212	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 18 2022 23:49:34	Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850
14632218	+ Email/Text: PBNCNotifications@perituservices.com	Jul 18 2022 23:53:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14696924	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 18 2022 23:53:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14707624	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 19 2022 00:00:09	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14632874	+ Email/PDF: rmscedi@recoverycorp.com	Jul 18 2022 23:49:47	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14667889	Email/Text: bnc-quantum@quantum3group.com	Jul 18 2022 23:53:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14632221	+ Email/PDF: gecscedi@recoverycorp.com	Jul 18 2022 23:49:36	Syncb/Toys 'R' Us, Po Box 965064, Orlando, FL 32896-5064
14632222	+ Email/PDF: gecscedi@recoverycorp.com	Jul 18 2022 23:49:36	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14632223	+ Email/PDF: gecscedi@recoverycorp.com	Jul 18 2022 23:49:36	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14632224	+ Email/PDF: gecscedi@recoverycorp.com	Jul 18 2022 23:49:46	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14632488	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 18 2022 23:53:00	Toyota Motor Credit, PO Box 105386, Atlanta GA 30348-5386
14654880	+ Email/Text: ToyotaBKN Notices@nationalbankruptcy.com	Jul 18 2022 23:53:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Citizens Bank, N.A. f/k/a RBS Citizens, N.A.
cr		Toyota Motor Credit Corporation
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14632226	*+	AT&T Universal Card, PO Box 6235, Sioux Falls, SD 57117-6235
14632227	*+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14632229	*P++	CCO MORTGAGE CORP, 10561 TELEGRAPH RD, GLEN ALLEN VA 23059-4577, address filed with court:, Cco Mortgage Corp., 10561 Telegraph Rd, Glen Allen, VA 23059
14632238	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, RBS Citizens Cc, 1 Citizens Dr, Ms: Rop 15b, Riverside, RI 02915
14632228	*+	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14632232	*+	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14632231	*	Comenity Bank/the Buckle, Po Box 18215, Columbus, OH 43218
14632233	*+	Comenitybank/bontont, 3100 Easton Square Pl, Columbus, OH 43219-6289
14632243	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2223, address filed with court:, Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
14632234	*+	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14632235	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14632230	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850
14632236	*+	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14632237	*	Northwest Savings Bank, 2 Liberty St, Warren, PA 16365
14632239	*+	Syncb/Toys 'R' Us, Po Box 965064, Orlando, FL 32896-5064
14632240	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

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User: auto

Page 3 of 3

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14632241 \*+ Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
14632242 \*+ Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
14687840 \*+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 2 Undeliverable, 20 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 20, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2022 at the address(es) listed below:**

**Name** **Email Address**

Brian Nicholas on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmllawgroup.com

Mary F. Kennedy on behalf of Creditor Citizens Bank N.A. f/k/a RBS Citizens, N.A. mary@javardianlaw.com, coleen@javardianlaw.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Rebeka Seelinger on behalf of Debtor Kenneth J. Evans rebeka@seelingerlaw.com

Rebeka Seelinger on behalf of Joint Debtor Karen A. Evans rebeka@seelingerlaw.com

Ronda J. Winnecour cmecl@chapter13trusteewdpa.com

TOTAL: 6